

IT IS ORDERED

Date Entered on Docket: October 13, 2017



The Honorable David T. Thuma
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO

In re:

LEE WAYNE THOMAS
SHEILA RADAWN THOMAS

Case No. 13-13-10989-TR

Debtors.

**DEFAULT ORDER GRANTING WILMINGTON SAVINGS FUND SOCIETY,
FSB, D/B/A CHRISTIANA TRUST, AS INDENTURE TRUSTEE, FOR THE
CSMC 2015-RPL3 TRUST, MORTGAGE-BACKED NOTES, SERIES
2015-RPL3 RELIEF FROM AUTOMATIC STAY AND ABANDONMENT OF
PROPERTY LOCATED AT 3918 STATE ROAD 469 GRADY, NEW MEXICO 88120**

This matter came before the Court on the Motion for Relief from Automatic Stay for the Abandonment of Property to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL3 Trust, Mortgage-Backed Notes, Series 2015-RPL3, filed on September 5, 2017, (DOC 67) (the “Motion”) by Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2015-RPL3 Trust, Mortgage-Backed Notes, Series 2015-RPL3 (“Wilmington”). The Court, having reviewed the record and the Motion, and being otherwise sufficiently informed, FINDS:

(a) On September 5, 2017, Wilmington served the Motion and a notice of the Motion (the “Notice”) on James T. Burns, Attorney for Debtors and Kelley L. Skehen (the “Trustee”) by use of the Court’s case management and electronic filing system for the transmission of notices, as authorized by Fed.R.Civ.P. 5(b)(3) and NM LBR 9036-1, and on the Debtors Lee Wayne Thomas and Sheila RaDawn Thomas, by United States first class mail, in accordance with Bankruptcy Rules 7004 and 9014.

(b) The Motion relates to the property located at 3918 State Road 469 Grady, New Mexico 88120, more fully described as:

A TRACT OF LAND IN THE SOUTHEAST QUARTER (SE1/4) OF SECTION FIFTEEN (15), TOWNSHIP SEVEN NORTH (T7N), RANGE THIRTY-FOUR EAST (R34E), N.M.P.M., CURRY COUNTY, NEW MEXICO, BEING DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 1118, 16 FEET NORTH OF THE SOUTHEAST CORNER OF SAID SECTION 15: THENCE 989 DEGREES 44"55'W, A DISTANCE OF 415.41 FEET; THENCE NORTH A DISTANCE OF 209.72 FEET TO THE POINT OF BEGINNING.

including any improvements, fixtures, and attachments, such as, but not limited to, mobile homes (the “Property”). If there is a conflict between the legal description and the street address, the legal description shall control.

(c) The Notice provided for an objection deadline of 21 days from the date of service of the Notice, to which three days was added pursuant to Bankruptcy Rule 9006(f);

(d) The Notice was sufficient in form and content;

(e) The objection deadline expired on September 29, 2017;

(f) As of October 4, 2017, neither the Debtor nor the Trustee, nor any other party in interest, filed an objection to the Motion;

(g) The Motion is well taken and should be granted as provided herein; and

(h) By submitting this Order to the Court for entry, the undersigned counsel for Wilmington certifies under penalty of perjury that, on the date this Order was presented Rose L. Brand & Associates, P.C. searched the data banks of the Department of Defense Manpower Data Center (“DMDC”), and found that the DMDC does not possess any information indicating that the Debtor is currently on active military duty of the United States.

IT IS THEREFORE ORDERED:

1. Pursuant to 11 U.S.C. §362(d), Wilmington and any and all holders of liens against the Property, of any lien priority, are hereby granted relief from the automatic stay:

(a) To enforce its rights in the Property, including foreclosure of liens and a foreclosure sale, under the terms of any prepetition notes, mortgages, security agreements, and/or other agreements to which Debtors are parties, to the extent permitted by applicable non-bankruptcy law, such as by commencing or proceeding with appropriate action against the Debtors or the Property, or both, in any court of competent jurisdiction; and

(b) To exercise any other right or remedy available to it under law or equity with respect to the Property.

2. The Trustee is deemed to have abandoned the Property from the estate pursuant to 11 U.S.C. §554 as of the date of entry of this Order, and the Property therefore no longer is property of the estate. As a result, Wilmington need not name the Trustee as a defendant in any state court action it may pursue to foreclosure liens against the Property and need not notify the Trustee of any sale of the Property.

3. The automatic stay is not modified to permit any act to collect any deficiency or other obligation as a personal liability of the Debtors, in the event that a discharge order is entered. The Debtors can be named as a defendants in litigation to obtain judgment or to repossess the Property in accordance with applicable non-bankruptcy law, pursuant to any discharge order entered.

4. This Order does not waive Wilmington's claim against the estate for any deficiency owed by the Debtors after any foreclosure sale or other disposition of the Property. Wilmington may file an amended proof of claim this bankruptcy case within thirty (30) days after a foreclosure sale of the Property, should it claim that Debtors owe any amount after the sale of the Property.

5. This Order shall continue in full force and effect if this case is dismissed or converted to a case under another chapter of the Bankruptcy Code.

6. This order is effective and enforceable upon entry. The 14-day stay requirement of Fed.R.Bankr.P. 4001(a)(3) is waived.

7. Wilmington is further granted relief from the stay to engage in loan modification discussions or negotiations or other settlement discussions with the Debtors and to enter into a loan modification with the Debtors.

XXX END OF ORDER XXX

RESPECTFULLY SUBMITTED:

ROSE L. BRAND & ASSOCIATES, P.C.

By: /s/Andrew P. Yarrington

ANDREW YARRINGTON

Attorney for Wilmington

7430 Washington NE

Albuquerque, NM 87109

Telephone: (505) 833-3036

Andrew.Yarrington@roselbrand.com

Copied to:

Lee Wayne Thomas

Sheila RaDawn Thomas

Debtors

3918 State Highway 469

Grady, NM 88120

James T. Burns

Attorney for Debtors

1801-B Rio Grande Blvd NW

Albuquerque, NM 87104

Telephone: (505) 246-2878

james@abqvbizlaw.com

Kelley L. Skehen

Chapter 13 trustee

625 Silver Avenue SW, Suite 350

Albuquerque, NM 87102-3111

Telephone: (505) 243-1335